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South Korea, Population (Poverty)

**South Korea: The Rising Rates of Elderly Poverty and its Impacts on the Korean Population**

Suitcase in hand, you have arrived at your vacation in South Korea, the land of high technology, delightful cuisine, and enriching culture; rolling hills and Ginkgo trees meet your eyes. However, if you looked closer, you would see the same streets filled with old, poverty-stricken individuals. Despite its advancements, South Korea faces severe challenges. As Korea moves towards low birthrates, and thus an aging population, a substantial amount of elderly, specifically, elderly faced with poverty, results. South Korea has the highest poverty rate of 40% for the elderly aged 66 and up among OECD countries (“Inequality - Poverty rate.”). The country has made many efforts regarding this problem through a variety of programs. However, it is not enough to combat the wide-scale issue. The rising rates of elderly poverty in South Korea are attributed to shifts in societal norms, complications in the Korean pension system, and a lack of preparation for retirement. Nevertheless, solutions to the problem could emerge by improving the pension system, job force, and importance placed on retirement.

***Background:***

South Korea is a moderately large country with an approximate population of 52 million people as of 2024 (“Korea, Rep.”). 81% of the population lives in urban areas while only 16% live in rural areas. The country is characterized by a large mountainous geography and cold winters to hot summers. Small-size family farming describes the agriculture of Korea with only ~1.6 hectares of land per family in 2017 (A little less than 2 soccer fields). In comparison, the average farm size in America was ~178.5 hectares in 2017 (“Taxation in Agriculture.”). Additionally, the amount of arable land has been decreasing; in 2021, only 13.2% of South Korea’s land was cultivated. Consequently, much of the country's exports and GDP rely on the mechanical industry. Although major crops such as Barley, Rice, and Soybean have high export rates, the mechanical industry takes the top. Products such as integrated circuits, cars, machine parts, petroleum, and others dominate exports for the country, averaging ~33.92B in exports in that sector for the year 2023 (“South Korea (KOR) Exports”). In relation, South Korea heavily relies on imports for its food and agricultural needs. Governing over the country, the Republic of Korea runs a Liberal Democratic government and functions as a unitary state.

An average family in South Korea would find themselves residing with most of the population in an urban area. With an average household size of 2.4 members, making use of the crowded area, most families live in tightly packed apartments in the cities, equipped with modern conveniences (“Average Household”). The family structure in Korea has majorly changed over the years. A Confucian way of thinking was traditionally implemented in Korea, with extended families living together. However, after the Korean War, a new ideology of a “Nuclear Family” was adopted, meaning that a single household consists of just parents and their children. As per diet, Koreans value their food and thus make large meals. With big courses and many side dishes, meals are focused on a variety of different vegetables. However, as poverty grows, the elderly are unable to afford such big meals; a factor leading to food insecurity in South Korea.

Major job industries in South Korea include mechanical jobs, correlating with their popular exports. An average Korean would find themselves working vehicle manufacturing or mobile telecommunications jobs at Hyundai or Samsung with an average salary being 4 million won ($2,947 per month) per month. Employment rates are high due to Korea’s high standards of education. Education is compulsory and free from elementary to middle school. Almost 100% of the children in Korea ages 6-14 are enrolled in education (“Education in South Korea”). Healthcare in Korea is performed through the National Health Insurance Service (NHIS) which almost all Koreans receive healthcare through. Medical expenses are low as patients only need to cover about 20% of their bill. Employee taxes (5% of their pay of monthly salaries), government subsidies, and other outside funding are used to finance the system. People unable to pay their taxes to the system are cared for by the Medical Aid system.

The clean water access of South Korea was reported as 60% in 2017 with public access to sanitation systems high as well (*“*South Korea Clean”). Additionally, access to electricity was 100% in 2020 as Korea is the 7th largest energy-consuming country in the world (*“*South Korea - Energy”). In terms of telecommunications, South Korea is leading compared to the U.S. with around 99.80 million connections to the country phone code and 97.2% of the population had access to the internet in 2022 (“Telecommunication in South”).

***Rising Elderly Poverty:***

Despite high rates of accessibility to clean water, sanitation, and technology, the highly developed country of South Korea still faces a major issue. The population of Korea has slowly been turning into an aging population, meaning there are lower birth and death rates. Therefore, more elderly populate the country. In 2020, 40% of the elderly (ages 66 and up) were living in poverty, the highest rate among OECD countries (“Inequality - Poverty rate.”). The poverty rate between general poverty and elderly poverty drastically differs, with the general poverty rate being only 15.3%. Additionally, the poverty rate in elderly women is higher than men with women being 11.3 percentage points greater (“40% of Koreans 66”). Three major topics account for this trend of rising poverty in the elderly: retirement preparation, family structure, and pensions. These ideas can be represented in a socioeconomic model, depicting what is happening at various levels of the issue.

On the individual level, the elderly retirement readiness needs improvement. The high importance of education and support for one’s children takes a toll on the financial stability of a parent. Much of the senior population fails to prepare for retirement due to the issues of paying off debt earned from their children’s education fees and high rates of spending. To add on, the labor market of Korea is divided into primary and secondary labor markets. It is seen that secondary market workers are less ready for retirement as the pension system often does not include secondary market workers or the unemployed. A report from the Social Security Public Perception states that 43% of the elderly were not preparing for retirement, which is just under half the senior population.

Furthermore, on the interpersonal level, family structure plays a role in such issues as well. South Korea has a vast and unique traditional history. Included in this is its family structure. Traditionally, the family structure was made up of extended families living together, able to support each other. This Confusion way of living soon disintegrated after the Korean War, and the Nuclear Family structure took over, with households consisting of only parents and their children. This leaves the elderly to have a weakened private support system. For example, a Statistics Korea survey reported that in 2002, 70.1% of people aged over 15 responded that they felt that their family was responsible for the support system of their parents. On the contrary, 18 years later, in 2020, 61.6% said that the government, family, and society altogether should be responsible for the support system of the elderly (“Inclusive Aging in Korea.”). Additionally, according to the Legislative Council Commission, 42.6% of Korean elders reported self-reliance and did not receive any financial support from family. From these data sets, we can observe that the societal norms in Korea have shifted significantly. More and more elderly are living alone without the financial support of their family.

On the organizational level, the retirement age for the elderly is dropping to the early 50s, mainly due to the salary pay system. The Korean labor market operates on an annual salary system that rises by the number of years one has worked the job. Companies often encourage early retirement in old aged people as productivity levels drop, but their wages increase due to their years of service, causing losses for the company. This leads to the unemployment of many older aged citizens and thus increases their vulnerability to fall into poverty. Currently, many companies set their mandatory retirement age to 60, the lowest age while still being legal. As previously stated, women are more susceptible to falling into poverty in their old age, as women tend to take more gaps in their careers for pregnancy, marriage, etc., disrupting the annual pay system. As the retirement age lowers, the age to receive a pension still stays the same, adding a gap between when workers retire and when they receive their pension at age 62.

Lastly, on the systematic level, problems with the pension systems emerge. The main pension program is the National Pension Service introduced in 1988. This system makes workers pay part of their income as insurance for the service provided later on. However, only 41.5% of seniors aged 65 and up are registered for this service as it is fairly new and the public is hesitant to take part in it (“Inclusive Aging in Korea.”). The rest of the population can get their pensions through the Basic Pension Plan which can provide pensions without insurance, based on financial need. Lastly, the Retirement Pension System offers a more stable pension where pay is taken from an employee's time of working and later used to pay their pensions. These systems cause a problem as some citizens may not have enough to contribute to the program early on or have enough economic contributions to receive any real benefits during their retirement. On the contrary, the national pension is required, and workers, able to pay automatically, have the insurance deducted from their monthly salary. These pensions only amount to 94k won a month which is not enough to pay for a day of necessities. The unreasonable pensions tie back to food insecurity in South Korea as older individuals are not able to purchase healthy and high quality foods. All of these systems are severely underfunded and are struggling to pay pensions due to the increasing senior population and the consequently reduced workforce.

***Solutions:***

Some of the main problems leading to elderly poverty lie in the pension system, a lack of hiring of seniors, and retirement preparation. For this, I suggest three methods of solution: strengthening pension systems, raising the retirement age, and providing the elderly with adequate skills to pursue reasonably paying jobs.

We can start by providing more jobs for the elderly, as according to Statistics Korea, 58.5% of the elderly are still looking for work after retirement due to the faulty pension system (Statistics). The Aged Employment Act has been established in Korea, increasing the retirement age to 60, and establishing a peak wage system that guarantees work until retirement age and provides a ban on the discrimination of the old aged in the workforce. However, more measures can be taken as the issue is not subsiding. In South Korea, many businesses do not conduct vocational training for older people as they believe that it doesn't return the same level of profits that can be earned by younger workers. We can provide senior job programs to build skills for the elderly funded by the government or nonprofits. For example, the U.S. implemented the Senior Community Service Employment Program (SCSEP) providing work training for unemployed and low-income elders through government programs and nonprofits. It provides part-time training, allowing seniors to build skills and earn the highest federal minimum wage. This experience leads to permanent employment. It is funded through the U.S. Department of Labor and works under several nonprofits. Korea has already established the Korean Senior Employment Program (KESP), although it poses many issues. Eligibility for the jobs in the program generally starts at the age of 65, however as early retirement rises, the age limit will need to be lowered to 55, which is the same eligibility age for the SCSEP. The KSEP also has low wage levels and funding, working on providing jobs rather than providing vocational training to later work in the private job sector. Many individuals would prefer working in the private job sector as it might provide more flexibility regarding pay and control over jobs. Overall, Korea has already taken the initiative to provide jobs for the elderly, but more measures and better funding need to be provided.

Additionally, the retirement age should be raised. As said before, many companies have set the mandatory retirement age to 60, which is the least possible age whilst still being legal by law, to increase productivity in companies by involving more young workers. However, the pension eligibility age is 62-65 depending on the birth year of a resident. This creates a time gap of no pay. For this, I propose that we raise the retirement age in Korea. Some might argue that we should lower the pension eligibility age. However, lowering the pension eligibility age will cause companies to stick with the lowest mandatory age of retirement, meaning there will be fewer elderly in the workforce, and seeing as much of Korea’s population is elderly, it will severely affect the economy and job sector. Adding on, the pension system will be affected drastically as lowering the age of pension eligibility will reduce income replacement rates (which the system is already struggling with) as people work for less time and thus put less money into insurance. Japan is currently going through a similar process, experiencing an aging population, and is amidst a labor shortage. To solve this issue, Japan is raising the retirement age from 60 to 65. Although the reason for raising retirement rates differs for both countries, they still achieve a similar goal of keeping elderly in work longer. Additionally, the funds for pensions are decreasing due to the higher life expectancy and population of seniors. We should encourage old people to stay at work longer in order to boost income tax. This can be done by helping seniors find more jobs suitable for them and raising the mandatory retirement age. Many countries in the OECD like Denmark are increasing the minimum age to receive pensions (based on mandatory retirement age) to boost the working of old people. Currently, implementation of the Elderly Employment Promotion Subsidies System is ongoing in Korea, which works to help create favorable conditions for elders to keep working and provides funds to do so. This system can work hand in hand with raising the retirement age and increasing the number of years one works in the workforce.

South Korea needs to advance its spending and funding for the elderly through pensions. Raising pensions can not only help provide better living conditions for the elderly, but can also increase food security by allowing for greater access to nutritious foods. To start, the Basic Pension Plan should work on guaranteeing that poverty-stricken seniors can meet the minimum life standards. This pension plan pays for the bottom 70% of poor elderly, meaning that the improvement of the system could eradicate complete poverty for those who are not able to afford the National Pension System. However, resources are spread thinly due to the fast growth of the aged population. Currently, the average pension received through this system is 300,000 won which is only 12% of pay compared to the average wage of its subscribers. Raising such pensions could be unappealing to the government as raising the pension merely by 100,000 won will cost the system 932 billion won in about 10 years (“Inclusive Aging in Korea: Eradicating Senior Poverty”). However, raising pensions can benefit from the solution proposed to raise the number of years the elderly work, as the income tax gained by keeping the elderly in work longer can allow for more funds for the pension system. Many also express concerns that spending in this system will reduce spending on other welfare. However, 47% of surveyors conducted by the Ministry of Health and Welfare said that the elderly were a top priority. To address this problem in the short term, we can either raise pension funds or include a partial pension system like Germany that aids the elderly who have retired but still earn fluctuating earnings and are not eligible for the pension by receiving an early pension taken from their future basic pension.

However, as South Korea is a democracy, public opinion needs to be considered when addressing these issues. As mentioned before, the public is in favor of making support for the elderly a top priority. This support includes not only raising the pensions, but also retirement ages. In 2023, labor unions in South Korea were forming negotiations in order to raise the retirement age from 60 to 64. The Steelmakers Posco Labor Union, consisting of 11,000 members, pushed to raise the legal retirement age; The Hyundai Motor Union, consisting of over 44,000 members also threatened to go on strike unless the retirement ages are raised to 64 (“Labour unions push to raise retirement age in greying South Korea”). These are large unions that are an important part of the Korean economy with largely supported petitions. It is seen that moves are already being taken and the South Korean society is in line with the ideas proposed in this paper. Such pushback from labor unions, the public, and petitions can influence the public and encourage the National Assembly of South Korea to make such changes. An example of change brought through petition was the case of abuse on a 15-year-old daughter by her foster mother. This petition received wide-ranging support and eventually made it to the Secretary for Women’s Families who submitted a bill to the National Assembly regarding the topic of improving domestic employment. This is an example of the working South Korean National Petition System. Applying this information to the current situation, it is possible for petitions urging to raise retirement ages to be successful.

Gathering more support from the public and local and international organizations mentioned previously can push this initiative forward. Currently, local churches in South Korea give out food and other supplies to the impoverished elderly. Additionally, organizations such as the Korea Legacy Committee, a group of entrepreneurs and volunteers, help combat elderly poverty through fundraising, volunteering, and educational events, raising over $20,000 for elderly meal programs. The korealegacy.give.asia site provides opportunities for people worldwide to make a difference by donating to the organization. Lastly, the Habitat for Humanity global nonprofit helps to house the elderly in South Korea through fundraising events that anyone can be a part of. Contributing to these organizations can help this issue in the short term. Solutions involving help from the government, such as raising retirement ages and pensions, can take a long time to emerge. However, supporting local and international organizations like the ones mentioned above can have a more direct effect on elderly poverty.

***Impact on Food Security:***

Overall, this whole issue is related to food security in South Korea. Rising poverty grows with malnutrition, diseases, and other problems. Specifically, elderly poverty is more susceptible to various issues stated above. In 2022, 36.7% of American households below the poverty line were experiencing food insecurity (“Food Security and Nutrition Assistance”). This statistic shows that poverty and food insecurity are closely related, and this knowledge can be applied to the elderly in South Korea as well. Without the proper financial availability, it is harder for individuals to purchase the sufficient amount of nutrient-dense food they need. Thus, food insecurity runs parallel with the poverty rates. Research by Kim et al. in 2009 has shown that about 1 in 10 elderly 65 or above in South Korea experience food insecurity. This result is most likely tied to the rising rates of elderly poverty, according to the general trends between food insecurity and poverty. The U.S. The Department of Health and Human Services suggests that addressing unemployment (along with other solutions) will help to reduce food insecurity. Thus, the solutions this paper provides for addressing unemployment and early retirement, specifically among South Korean elders (as the elderly take up a majority of South Korea’s aging population), can help lead to the reduction of food insecurity in South Korea. Poverty and unemployment in old age can have a detrimental effect on the economy and society of the country. By implementing the solutions proposed in this paper, such as raising retirement ages, pensions, and the provision of more jobs, we can improve the financial stability of the elderly, helping to widen the access to nutritious foods and address food insecurity.

***Conclusion:***

The high and constantly increasing rates of elderly poverty in South Korea are attributed to its issues with its pension systems, lack of retirement plans, and changes in societal ideologies. South Korea is facing a major issue regarding an aging population, causing many complications and leading to increasing rates of elderly poverty. However, there are many ways to ease the problem such as raising the retirement age to keep the elderly working for longer, which can be done by providing more jobs, better working conditions for the elderly, and implementing a partial pension system to bridge the gap between early retirement and pension eligibility age. Many of the solutions proposed in this paper work alongside each other and provide for an efficient way to improve financial stability in order to improve both living conditions and food security. If we can take the initiative and act quickly, we can implement temporary solutions for the issue and work on expanding long-term solutions for the future of South Korea’s population.

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